IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: : Bankruptcy No. 19-20417-CMB

Joseph P. Pelesky, Sr. and Carolynn Pelesky : Chapter 13

Debtors

U.S. Bank National Association, as indenture : Doc#

trustee, for the holders of the CIM Trust 2017-

1, Mortgage-Backed Notes, Series 2017-1 c/o : Related to Doc #2

Select Portfolio Servicing, Inc.

Movant

VS.

: Hearing date/time: 8/29/2019 @ 9 am

Joseph P. Pelesky, Sr. and Carolynn Pelesky

Debtors/Respondents

and : Ronda J. Winnecour, Esquire :

Trustee/Respondent :

OBJECTION TO CONFIRMATION OF THE PLAN DATED 05/01/2018

U.S. Bank National Association, as indenture trustee, for the holders of the CIM Trust 2017-1, Mortgage-Backed Notes, Series 2017-1 c/o Select Portfolio Servicing, Inc. ("Movant"), by its attorneys, Hladik, Onorato & Federman, LLP, objects to confirmation of the Chapter 13 Plan of Debtors, Joseph P. Pelesky, Sr. and Carolynn Pelesky ("Debtors"), as follows:

- 1. As of the bankruptcy filing date of January 31, 2019, Movant holds a secured Claim against the Debtors' property located at 2941 Glenmore Avenue, Pittsburgh, PA 15216.
- 2. Movant is in the process of filing a Proof of Claim by the 04/11/2019 bar date, with estimated pre-petition arrears in the amount of \$31,897.89.
- 3. The Plan currently proposes payment to Movant in the amount of \$21,000.00 for pre-petition arrears.
 - 4. The Plan fails to cure the delinquency pursuant to 11 U.S.C. § 1322(b)(5).
- 5. The Plan violates of 11 USC § 1325(a)(5)(B)(ii) by not providing for Movant to receive the full value of its claim.

6. Movant objects to the feasibility of the Plan under 11 U.S.C. § 1325(a)(6). The Plan proposed by Debtors is not feasible. Movant requests that the bankruptcy case either be converted to a Chapter 7 or be dismissed pursuant to 11 U.S.C. § 1307.

WHEREFORE, Movant respectfully requests that this Honorable Court deny confirmation of the Debtors' Chaper 13 Plan.

Respectfully submitted,

Dated: 03/21/2019

/s/Danielle Boyle-Ebersole, Esquire
Danielle Boyle-Ebersole, Esquire
Hladik, Onorato & Federman, LLP
298 Wissahickon Avenue
North Wales, PA 19454
Phone 215-855-9521/Fax 215-855-9121
debersole@hoflawgroup.com

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: : Bankruptcy No. 19-20417-CMB

Joseph P. Pelesky, Sr. and Carolynn Pelesky : Chapter 13

Debtors

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trustee, for the holders of the CIM Trust 2017-

1, Mortgage-Backed Notes, Series 2017-1 c/o : Related to Doc #2

Select Portfolio Servicing, Inc.

Movant

VS.

: Hearing date/time: 8/29/18 @ 9 am

Joseph P. Pelesky, Sr. and Carolynn Pelesky

Debtors/Respondents

and :

Ronda J. Winnecour, Esquire :

Trustee/Respondent

<u>CERTIFICATE OF MAILING OF OBJECTION TO THE PROPOSED</u> <u>PLAN TO PARTIES IN INTEREST</u>

I, Danielle Boyle-Ebersole, Esquire, attorney for U.S. Bank National Association, as indenture trustee, for the holders of the CIM Trust 2017-1, Mortgage-Backed Notes, Series 2017-1 c/o Select Portfolio Servicing, Inc. ("Movant"), certify that I served a copy of the attached Objection to the Plan to the parties below on 03/21/2019:

Shawn N. Wright

7240 McKnight Road
Pittsburgh, PA 15237

Via First Class Mail

Attorney for Debtor

Shawn N. Wright

Joseph P. Pelesky, Sr.

Carolynn Pelesky

2941 Glenmore Avenue

Pittsburgh, PA 15216

Via First Class Mail

Debtors

Ronda J. Winnecour, Esquire

Via ECF *Trustee*

Respectfully Submitted,

Date: 03/21/2019 /s/Danielle Boyle-Ebersole, Esquire

Danielle Boyle-Ebersole, Esquire Hladik, Onorato & Federman, LLP

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IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re:	: Bankruptcy No. 19-20417-CMB
Joseph P. Pelesky, Sr. and Carolynn Pelesky	: Chapter 13
Debtors	:
U.S. Bank National Association, as indenture	: Doc #
trustee, for the holders of the CIM Trust 2017-	•
1, Mortgage-Backed Notes, Series 2017-1 c/o	: Related to Doc #12
Select Portfolio Servicing, Inc.	
Movant	
VS.	
	: Hearing date/time: 8/29/19 @ 9 am
Joseph P. Pelesky, Sr. and Carolynn Pelesky	:
Debtors/Respondents	
and	
Ronda J. Winnecour, Esquire	
Trustee/Respondent	

Upon consideration of U.S. Bank National Association, as indenture trustee, for the holders of the CIM Trust 2017-1, Mortgage-Backed Notes, Series 2017-1 c/o Selection Servicing, Inc.'s Objection to Confirmation of the proposed Plan, and having heard the argument of counsel and for good cause having been shown;		
		Honorable Carlota M. Bohm United States Bankruptcy Judge